

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: FRANCIS J CHAMBERLAIN JR.	§	Case No. 16-bk-15633
KAREN S. CHAMBERLAIN	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/09/2016.
- 2) The plan was confirmed on 01/31/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 05/03/2021.
- 6) Number of months from filing or conversion to last payment: 56.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$81,354.00.
- 10) Amount of unsecured claims discharged without full payment: \$27,897.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 90,840.00	
Less amount refunded to debtor(s)	\$ 2,936.63	
<b>NET RECEIPTS</b>		<b>\$ 87,903.37</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 6,975.25	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 10,475.25</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID OFFEN ESQUIRE	Lgl	0.00	NA	NA	3,500.00	0.00
SANTANDER CONSUMER USA INC	Sec	19,757.00	29,503.48	34,222.53	34,222.53	0.00
CAVALRY SPV I, LLC	Uns	0.00	2,185.36	2,185.36	2,185.36	0.00
SANTANDER CONSUMER USA	Sec	28,878.00	12,275.00	14,238.64	14,238.64	0.00
SANTANDER CONSUMER USA	Uns	0.00	0.00	8,756.82	8,756.82	0.00
CAPITAL ONE BANK	Uns	764.00	799.91	799.91	799.91	0.00
CAPITAL ONE BANK	Uns	524.00	524.46	524.46	524.46	0.00
CAPITAL ONE BANK	Uns	1,101.00	1,160.22	1,160.22	1,160.22	0.00
CAPITAL ONE BANK	Uns	782.00	817.04	817.04	817.04	0.00
CAPITAL ONE BANK	Uns	509.00	509.37	509.37	509.37	0.00
CAPITAL ONE BANK	Uns	1,111.00	1,146.82	1,146.82	1,146.82	0.00
QUANTUM3 GROUP	Uns	540.00	612.97	612.97	612.97	0.00
J.P. MORGAN MORTGAGE	Sec	185,384.00	189,754.43	8,293.17	8,293.17	0.00
AMERICAN INFOSOURCE	Uns	0.00	600.28	600.28	600.28	0.00
AMERICAN INFOSOURCE	Uns	0.00	146.22	146.22	146.22	0.00
CAPITAL ONE	Uns	531.00	531.53	531.53	531.53	0.00
CAPITAL ONE	Uns	487.00	487.76	487.76	487.76	0.00
CAVALRY SPV I, LLC	Uns	0.00	786.93	786.93	786.93	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CAVALRY SPV I, LLC	Uns	0.00	490.29	490.29	490.29	0.00
PYOD	Uns	0.00	1,117.80	1,117.80	1,117.80	0.00
AMERICOLLECT INC	Uns	557.00	NA	NA	0.00	0.00
BARCLAYS BANK DELWARE	Uns	746.00	NA	NA	0.00	0.00
CALVARY PORT. SERVICES	Uns	3,462.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	5,426.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Uns	2,742.00	NA	NA	0.00	0.00
COMENIITY BANK/VICTORIA	Uns	563.00	NA	NA	0.00	0.00
MERRICK BANK/GERICO CARD	Uns	1,247.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	5,193.00	NA	NA	0.00	0.00
SYNCHRONY BANK/JC PENNEYS	Uns	2,406.00	NA	NA	0.00	0.00
THE BUREAUS INC	Uns	1,932.00	NA	NA	0.00	0.00
VERIZON	Uns	3,623.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 8,293.17	\$ 8,293.17	\$ 0.00
Debt Secured by Vehicle	\$ 48,461.17	\$ 48,461.17	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 56,754.34	\$ 56,754.34	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 20,673.78	\$ 20,673.78	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 10,475.25	
Disbursements to Creditors	\$ 77,428.12	
<b>TOTAL DISBURSEMENTS:</b>		\$ 87,903.37

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/16/2021

By: William C. Miller  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.